



## DECISION PACKET

Thank you for considering what God would have you do in support of our *Investing in the Story* campaign. We hope you will pray and carefully consider giving to help us reach our goal of \$675,000.

In this decision packet, you will find helpful, informative, and creative tools for making this important decision, but before you make it, let's be sure to remember what's most important.

### CHURCH MISSION

***"Connecting people to the family of God."***

Jesus didn't have a building and He never held a fundraising campaign of any sort, so it's clear that we don't need a building in order to accomplish our mission. People who are mature in their faith will gather wherever they can to worship God, and they will regularly bring people who don't know Jesus into their homes to share with them the life-giving message of Jesus.

However, the practical reality is that if we want to reach people who are not currently following Jesus, we will need to employ every means possible to do that. The precedent for the work of God in this world, for both buildings and financial campaigns, goes all the way back to the book of Exodus. God has provided us with a model.

### CAMPAIGN MISSION

*Investing in the Story* is a bold risk to unify the Heights Community family in prayer and financial commitment. It aims to position us well with a space that can warmly welcome not just our church family, but also those who have yet to find a church family. It is a campaign to help us quickly and effectively pay off the building and pay for its needs as they arise.

# Five Simple Steps

## 1. Consider

Grasp the vision God is leading our Heights Community family towards and see the opportunities presented to us. Review everything you have heard and everything you have read in this decision packet and consider what you can do to be a part of this exciting campaign.

## 2. Pray

If you've never been a part of a financial campaign in a church, this might sound weird, but we're asking you to try us on this. Pray and ask God to move in the following ways:

Ask God to guide you to a specific strategy for participation in this campaign.

Ask God to guide you to an amount that you can give.

Ask God to give you and your fellow church members His wisdom, favor, and blessing over the next three years.

Furthermore, don't forget to ask God to give you the strength to step out in faith. We aren't ashamed to ask you to make some financial sacrifices in this campaign. And, we aren't scared to ask you to step into the realm of a potentially frightening commitment. We have seen time and time again how God takes care of His people when they commit themselves fully to a cause that honors Him.

If you pray like this and respond in faith to this prayer, you will see God's power at work. He does it every time.

## 3. Decide

We are asking for a three year commitment. That might sound like a long time, and you might wonder if you can possibly keep a commitment to something that far in the future, but don't let that scare you. If you have thought and prayed it through, then God will provide. Commitments are never made in hindsight; all commitments are made before we learn how they will turn out - that's where faith comes in!

Different people are going to be able to give in different ways, so we are also asking for special upfront gifts. As you look further into this packet, you will find some creative ways to give a special, one-time gift.

We are asking for both long term commitments and one-time gifts. This will not only help empower our mission as a church moving forward, but will cause you to grow in faith in different ways. Make a decision, step out in faith, and then take one step at a time.

## 4. Visit

Don't worry about this too much, but we want to meet with you face-to-face to chat about all of this. We will reach out to you to schedule a home visit soon.

This is a big decision, and we want you to have the chance to share your heart with someone within the church leadership team regarding this campaign and your role in it. Therefore, you will be contacted by one of our elders or a member of our campaign team to set up a time and a place to meet. At that meeting, please be ready to share what God has laid on your heart regarding the vision of this campaign and ask questions regarding your potential involvement.

## 5. Turn In Your Pledge

This campaign will not officially launch to the congregation until we have gathered pledges from the leaders within Heights Community. We have invited you to participate early because we see you as leaders and key players in the life of Heights Community.

As such, we are asking you to be the first to step up with your commitment to this campaign, even before the campaign officially launches. You have no idea how much the commitment of the leaders will inspire the whole congregation to take their own involvement seriously - we are inviting you to lead from the front! As a result, we ask that you turn in your commitment card either at the time of or within one week of your home visit.

You are about to embark on one of the most exciting adventures in the Christian experience. Living a generous life involves trusting God to give what you never thought possible for the work of the ministry, and in doing so, getting to see lives changed by the Gospel.

God responds when we seek Him in prayer and step out in faith. Please do not take this call lightly. Seek Jesus for the sake of seeking Jesus, seek Jesus to catch a glimpse of His face, and then seek His hand. He will provide.

# How to give more than you thought possible...

THE RIGHT KIND OF GIVING ALWAYS  
STARTS WITH THE HEART OF THE GIVER

**1** God wants you! First and foremost, He wants your love, devotion, and commitment to Him.

**2** He wants you to release your grasp on everything you are holding as if it belongs to you. This is, after all, what the Father modeled in sending His Son. Everything belongs to Him; the earth is the Lord's and everything in it. The world and all its people belong to Him (Psalm 24:1) Jesus said it just as clearly:

*Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.*

**MATTHEW 6:19-21 NIV**

**3** God invites you into His story, a story of faith, obedience, and mission. This story touches every aspect of living. This is your opportunity to let God do something through you that you might think is impossible. This is an opportunity to *Invest in the Story!*

**4** God calls you to serve Him through serving others. Serving God means you are available to do anything He asks and to give in ways that bring Him honor and glory.

**5** God is a God who gives. Every financial decision is also a spiritual decision because our money came from Him, and what we do with it always changes us (see Matthew 6:19-21 above)! By giving away earthly treasures we become generous and reap the rewards of heavenly treasures. A giver commits to future giving by faith from a heart of generosity and is willing to sacrifice for something greater. This is one major pathway to greater joy and ministry, and God has proven through His people for centuries that He gives to those who give generously.

**6** God has already blessed our church family in ways we could have never guessed. He has given far more than we deserve in and through Jesus Christ. He has taken His giving a step further by sending us the Holy Spirit to dwell richly in us. As if that were not enough, He will continue to give as He is awaiting to reveal a full kingdom inheritance to his children. God has modeled generosity; we are asking you to respond to that generosity by prayerfully considering how God might be calling you to give to the "Investing in the Story" Capital Campaign.

# Creative Gift-in-Kind Options

## CHARITABLE GIFT ANNUITY

- Provides a fixed income for lifetime(s) of one or two annuitants
- Amount paid determined by either (1) rates recommended by the American Council on Gift Annuities or (2) a lower rate selected by donor
- The older the annuitant, the higher the annuity rate and level of income
- An immediate income deduction available for a portion of the deposit for those who itemize deductions and a portion of annual annuity income exempt from tax

## DEFERRED GIFT ANNUITY

- Same basic features and benefits of a gift annuity
- Income delayed until a future date chosen by donor
- Rate of return and tax deduction dependent on length of deferral period

## CHARITABLE REMAINDER TRUST

- Trust assets are funds or property contributed by donor (usually \$100,000 or more)
- May be funded with cash, stock, mutual funds, bonds, and real property
- Real property should be free of mortgage encumbrance
- Different trust types provide different levels of income

## CHARITABLE LEAD TRUST

- Donor provides assets for use for a limited period of time
- Funds are invested to provide income for church ministries and then returned to donor (or estate)
- Can fulfill a pledge while possibly reducing estate and gift taxes that might otherwise be due on assets given directly to heirs

## WEALTH REPLACEMENT TRUST

- Protects inheritance interests of heirs
- Makes assets available to the church either outright or through a planned gift
- The donor uses tax saving created by gift to purchase a life insurance policy to benefit heirs

## LIFE INSURANCE

- Make the church the sole owner and beneficiary of paid-up policy
- Receive income tax deduction for the cash surrender value of policy
- If policy not fully paid, assign ownership to the church and receive a tax deduction for amount donated to pay premiums

## BEQUESTS

- Outright bequests are not subject to estate tax
- Bequest of a dollar amount or specific assets
- Residual bequest of all or a portion of estate after taxes, expenses, and other bequest amounts
- Contingent bequest to take effect if other beneficiaries die before the donor
- Simple to add to a new will or by creating codicil to existing will
- Also includes bequest created through living trust

## PAY ON DEATH ACCOUNTS

- Donor names the church as beneficiary on bank account, individual retirement account, or any other account that allows a beneficiary designation
- This asset is removed from taxable estate

<b>WAYS OF GIVING</b>	<b>DESCRIPTION</b>
CASH-FLOW GIFTS	Weekly, semi-monthly, or monthly giving allows for larger gift commitments reached in smaller steps.
DIVERTED FUNDS GIFTS	Diverting funds from entertainment, dining out, dues, subscriptions, gifts, allowances, utilities, or transportation offers lifestyle adjustments that impact one's ability for giving.
DELAYED EXPENDITURES	Postponing the purchase of major items such as automobiles, clothing, or vacations allows substantial giving opportunities.
INCOME-PRODUCING ASSETS	Income from interest, rental properties, or other assets provides a source for increased giving.
SALE OF ASSETS	Selling assets such as a house, car, land, or business (see also "Gifts-In-Kind") provide money for giving.
RAISES AND BONUSES	Dedicating one's future raises and bonuses can increase giving.
FREEDOM FROM DEBT	Dedicating debt obligations frees up money for increased giving.
UNIQUE SKILLS INCOME	Some people have marketable hobbies or skills that enable them to give from those new profits.
CHARITABLE GIVING RESOURCES	Reviewing all of one's charitable donations in light of their impact on the Kingdom of God affords a resource for significant giving.
SAVINGS	Savings for special projects, retirement, or a "rainy day" may offer resources for increased giving.
CORPORATE GIFTS	Using your business as a source for giving can raise significant donations.
ADDITIONAL WORK INCOME	Taking a second job, a part-time job, or coming out of retirement can provide additional money for giving.

WAYS OF GIVING	DESCRIPTION
<p style="text-align: center;">GIFTS-IN-KIND</p>	<p>A “Gift-In-Kind” is the transference of ownership of an asset, rather than selling the asset and giving the cash. The U.S. tax code* is very generous toward this kind of giving, as giving the asset to the church, then letting the church sell it eliminates potential capital gains and can increase after-tax proceeds. Giving appreciated investment property held more than one year, such as stocks, mutual funds, shares, bonds, real estate, collectibles, and other such property can have tremendous tax advantages.</p> <p>This tax benefit works in two ways:</p> <p><b>ITEMIZED DEDUCTION</b>  If held for more than one year, an individual or business is allowed to include 100% of the market value of most assets as charitable contributions for tax purposes.</p> <p><b>CAPITAL GAINS</b>  The transfer of property does not generate a capital gains tax. The church, as a tax-exempt entity, will realize full-market value, less transaction costs, at the time of sale without paying capital gains taxes.</p>

\* Please Note: Any discussion of tax treatment is not and should not be considered tax advice. Always consult your personal tax professional for advice on your tax position.

*If you are interested in the gift-in-kind option or have further questions, we have professional financial advisors available through Converge Worldwide who can assist you without cost or obligation.*



# Family Giving Possibilities

A LOOK AT ONE SAMPLE FAMILY

“In addition, we will continue to support the annual budget and mission programs.”

ACTIVITY	MONTH	YEAR	3 YEAR TOTALS
ELIMINATE TWO FAMILY MEALS OUT	\$100	\$1200	\$3600
ELIMINATE 1 SUBSCRIPTION	\$25	\$300	\$900
REDUCE CHRISTMAS BUDGET		\$500	\$1500
REDUCE VACATION BUDGET		\$350	\$1050
REPURPOSE 4 “DATES”		\$240	\$720
ELIMINATE 2 CUPS OF COFFEE A WEEK	\$50	\$600	\$1800
KIDS COMMITMENT	\$5	\$60	\$180
GRANDPARENTS GIFT		\$100	\$300
ONE AVG PAYCHECK		\$1800	\$5400
<b>TOTAL GIFT</b>	<b>\$180</b>	<b>\$5,150</b>	<b>\$15,450</b>

EXAMPLE OF FAMILY'S COMMITMENT TO INCREASED GIVING

<b>ITEM</b>	<b>INCREASE GIVING OVER 3 YEARS</b>
Reduce eating out by \$50.00 weekly	\$7,800
Give 50% of income tax return	\$7,500
Husband takes lunch to work	\$2,600
Mom reduces household food budget \$25 weekly	\$3,900
Family trades car to reduce monthly debt payment	\$14,400
Daughter reduces entertainment expense	\$200
Husband plays golf only once a week during summer	\$2,400
Family reduces Christmas expense by \$500	\$1,500
Family cancels one vacation	\$2,500
Daughter gives 25% of her earned babysitting money	\$400
Miscellaneous reductions (subscriptions, fees, etc.)	\$900
Trusting God for another \$2000 over three years	\$2000
<b>TOTAL GIFT</b>	<b>\$46,100</b>

# Giving Planning Worksheet

MAKING A PLAN FOR GIVING:  
A THREE YEAR COMMITMENT

## MY PLANNED ACTION FOR PROVIDING A GENEROUS GIFT COMMITMENT

HOW MUCH CAN I GIVE NOW?

WHAT CAN I DO WITHOUT (FOR A TIME)?

WHAT AM I WILLING TO POSTPONE?

## **MY PLANNED ACTION FOR PROVIDING A GENEROUS GIFT COMMITMENT**

WHAT PLANS CAN I ALTER?

**MY TOTAL COMMITMENT OVER THREE YEARS**

# FROM THE MONTHLY BUDGET I COULD GIVE

WEEKLY

MONTHLY

BI-MONTHLY

OTHER

**TOTAL GIFT**

## ASSET POSSIBILITIES

## VALUE

REAL ESTATE

STOCKS

BONDS

OTHER ASSETS

**TOTAL GIFT**

## INCOME PRODUCING ASSETS

## VALUE

RENTAL PROPERTIES

STOCKS

BONDS

CDs

INTEREST-BEARING ACCOUNTS

**TOTAL GIFT**